

United States Bankruptcy Court
District of South DakotaIn re:
Troy Robert Martin
Lahra Feay Martin
DebtorsCase No. 11-40562-CLN
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0869-4

User: dmick
Form ID: b9aPage 1 of 2
Total Noticed: 37

Date Rcvd: Jul 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2011.

db/db +Troy Robert Martin, Lahra Feay Martin, 5704 West Essex Drive, Sioux Falls, SD 57106-1731
 aty Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667
 1076946 Absolute Collections Corp., PO Box 880306, San Diego, CA 92168-0306
 1076947 +Allied Interstate, 3000 Corporate Exchange Dr., 5th Floor, Columbus, OH 43231-7723
 1076948 Americredit, PO Box 18384, Arlington, TX 76096-3834
 1076950 +Brian Sather, DDS, 3508 South Minnesota Avenue Ste 108, Sioux Falls, SD 57105-6455
 1076951 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
 (address filed with court: CACH LLC, 370 17th St., Suite 500, Denver, CO 80202)
 1076956 Credit Collections Bureau, Professional Debt Collectors, PO Box 90508,
 Sioux Falls, SD 57109-0508
 1076957 +Credit Collections Bureau, 1212 W. Elkhorn St., Sioux Falls, SD 57104-0246
 1076958 +Equifax, Attn: Dispute Dept., PO Box 740256, Atlanta, GA 30374-0256
 1076959 +Experian, Attn: Dispute Dept., PO Box 2002, Allen, TX 75013-2002
 1076963 +J.A. Cambece Law Office, P.C., Eight Bourbon Street, Peabody, MA 01960-7473
 1076964 +Primary Financial Services, 3115 North 3rd Avenue, Suite 112, Phoenix, AZ 85013-4359
 1076965 +Regency Credit, LLC, 1403 W. 10th Pl. Ste B-110, Tempe, AZ 85281-5257
 1076968 +TCS, Inc., PO Box 2014, Sioux Falls, SD 57101-2014
 1076969 Thurman Comes Foley & Co., 416 South 2nd Avenue, Sioux Falls, SD 57104-6904
 1076970 +Trans Union Corp., Attn: Dispute Dept., PO Box 1000, Chester, PA 19016-1000
 1076976 +Wells Fargo Home Mortgage, 2517 East 54th Street, Sioux Falls, SD 57104-5563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BLAPIERCE.COM Jul 20 2011 21:38:00 Lee Ann Pierce, Trustee, PO Box 524,
 Brookings, SD 57006-0524
 ust E-mail/Text: ustpreionl2.sx.ecf@usdoj.gov Jul 20 2011 22:03:23 Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1076949 EDI: PHINAMERI.COM Jul 20 2011 21:38:00 Americredit, PO Box 78143,
 Phoenix, AZ 85062-8143
 1076952 EDI: RMSC.COM Jul 20 2011 21:38:00 Care Credit, GE Money Bank, PO Box 960061,
 Orlando, FL 32896-0061
 1076954 EDI: CHASE.COM Jul 20 2011 21:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 1076955 EDI: CHASE.COM Jul 20 2011 21:38:00 Chase, PO Box 15548, Wilmington, DE 19886-5548
 1076953 EDI: CHASE.COM Jul 20 2011 21:38:00 Chase, Cardmember Services, PO Box 94014,
 Palatine, IL 60094-4014
 1076962 EDI: RMSC.COM Jul 20 2011 21:38:00 GE Money Bank, PO Box 981127, El Paso, TX 79998-1127
 1076960 +EDI: RMSC.COM Jul 20 2011 21:38:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104
 1076961 +EDI: RMSC.COM Jul 20 2011 21:38:00 GE Money Bank, OH3-4233, 950 Forrer Boulevard,
 Kettering, OH 45420-1469
 1076966 E-mail/Text: SLEBN@sanfordhealth.org Jul 20 2011 21:48:36 Sanford Laboratories, PO Box 5075,
 Sioux Falls, SD 57117-5075
 1076967 E-mail/Text: MICKEY@SIOUXFALLSFCU.ORG Jul 20 2011 21:48:38 Sioux Falls Federal Credit Union,
 PO Box 5735, Sioux Falls, SD 57117-5735
 1076971 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo, Operations Center, PO Box 5128,
 Sioux Falls, SD 57117-5128
 1076972 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Bank, PO Box 10438,
 Des Moines, IA 50306-0438
 1076975 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Card Services, PO Box 30086,
 Los Angeles, CA 90030-0086
 1076974 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Card Services, PO Box 10347,
 Des Moines, IA 50306-0347
 1076973 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Card Services, PO Box 6412,
 Carol Stream, IL 60197-6412
 1076977 +EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335
 1076978 EDI: WFFC.COM Jul 20 2011 21:38:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0869-4

User: dmick
Form ID: b9a

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jul 20, 2011

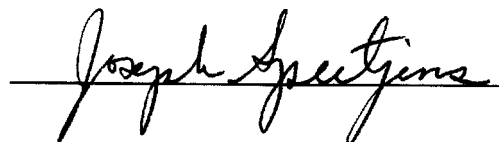
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40562**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/20/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Troy Robert Martin 5704 West Essex Drive Sioux Falls, SD 57106		Lahra Feay Martin 5704 West Essex Drive Sioux Falls, SD 57106	
Case Number: 11-40562		Social Security/Taxpayer ID Numbers: xxx-xx-0240 xxx-xx-6843	
Attorney for Debtor(s): Thomas A. Blake #202, 505 W 9th St Sioux Falls, SD 57104-3667 Telephone number: (605) 336-1216		Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415	

Meeting of Creditors:

Date: **August 19, 2011** Time: **03:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 10/18/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 7/20/11	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —